

Information to identify the case:

Debtor 1 **Janice Lucille Baker**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Georgia**
Case number: **21-30275 JPS**

Social Security number or ITIN **xxx-xx-0656**
EIN --_-----
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Janice Lucille Baker
251 Parkview Homes Extension
Athens, GA 30605

11/15/21

By the court: /s/James P. Smith
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Janice Lucille Baker
Debtor

Case No. 21-30275-JPS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113G-3
Date Rcvd: Nov 15, 2021

User: auto
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db	+ Janice Lucille Baker, 251 Parkview Homes Extension, Athens, GA 30605-6706
12253750	Athens Housing Authority, 350 Rock Springs, Athens, GA 30605
12253759	+ Robins Fcu, Attn: Bankruptcy, P.O. Box 6849, Warner Robins, GA 31095-6849

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
12253749	+ Email/Text: bknotifications@americancarcenter.com	Nov 15 2021 17:21:00	American Financial, Attn: Bankruptcy, 6400 Winchester Road, Memphis, TN 38115-8117
12253751	+ Email/Text: compliance@csa-inc.biz	Nov 15 2021 17:21:00	Collection Services of Athens, Inc., Attn: Bankruptcy, Po Box 8048, Athens, GA 30603-8048
12253752	+ Email/Text: bknotice@ercbpo.com	Nov 15 2021 17:21:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
12253753	EDI: GADEPTOFREV.COM	Nov 15 2021 22:28:00	Georgia Department of Revenue, Compliance Division, ARCS Bankruptcy, 1800 Century Blvd. NE, Suite 9100, Atlanta, GA 30345-3202
12253754	+ EDI: IIC9.COM	Nov 15 2021 22:28:00	I C System, Attn: Bankruptcy, 444 Highway 96 East, Saint Paul, MN 55127-2557
12253755	EDI: IRS.COM	Nov 15 2021 22:28:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
12253756	Email/Text: bankruptcy@nationalcreditsystems.com	Nov 15 2021 17:21:00	National Credit Systems, Inc., Attn: Bankruptcy, Po Box 312125, Atlanta, GA 31131
12253757	+ Email/Text: Bankruptcy@PDQServices.net	Nov 15 2021 17:22:00	Pdq Services, Inc., Attn: Bankruptcy, 700 Churchill Ct, Ste 200, Woodstock, GA 30188-6841
12253758	+ Email/Text: snorris@peachstatefcu.org	Nov 15 2021 17:22:00	Peach State Federal Credit Union, Attn: Bankruptcy, 1505 Lakes Parkway, Ste 100, Lawrenceville, GA 30043-5883
12253760	+ Email/Text: bankruptcydepartment@tsico.com	Nov 15 2021 17:22:00	Transworld Systems Inc, Attn: Bankruptcy, 500 Virginia Dr Ste 514, Fort Washington, PA 19034-2733

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 113G-3

User: auto

Page 2 of 2

Date Rcvd: Nov 15, 2021

Form ID: 318

Total Noticed: 13

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

Name	Email Address
Andrew D. Gleason	on behalf of Creditor AF Title Company dba American Financial agleason@lrglaw.com arichie@lrglaw.com
Courtney Marie Davis	Courtney@morganlawyers.com ga70@ecfcbis.com
Michael F. Burrow	on behalf of Debtor Janice Lucille Baker court@legalatlanta.com burrowlaw4812@gmail.com;burrowdr76543@notify.bestcase.com
U.S. Trustee - MAC	Ustp.region21.mc.ecf@usdoj.gov

TOTAL: 4